

# EXHIBIT J

ORLANS | MORAN

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July 13, 2012

CERTIFIED MAIL/RETURN RECEIPT REQUESTED

Anthony J. Brosco  
75 Farmlands Drive  
Portsmouth, RI 02871

RE: 380 Pippin Orchard Road, Cranston, RI 02921  
Our File Number: 672.0050

Dear Sir or Madam:

Enclosed please find a copy of the Mortgagee's Notice of Sale of Real Estate with respect to the mortgaged premises located at 380 Pippin Orchard Road, Cranston, RI 02921. This foreclosure proceeding is brought by American Residential Equities LIX, LLC (the "Bank") pursuant to a Mortgage granted by Michele Perretta, Sr. and Anna M. Perretta to Zurich Mortgage Solutions, LLC dated October 25, 2006 and recorded with the City Land Evidence Records at Book 3520, on Page 165. As indicated in the Notice, the Bank has scheduled a public auction foreclosure sale for 4th day of September, 2012 at 10:00 AM on the mortgaged premises.

Very truly yours,  
American Residential Equities LIX, LLC  
By its Attorneys,

ORLANS MORAN PLLC

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

380 PIPPIN ORCHARD ROAD, CRANSTON, RI 02921

The premises described in the mortgage will be sold subject to all encumbrances and prior liens on September 4, 2012 at 10:00 AM on the premises, by virtue of the power of sale contained in a mortgage by Michele Perretta, Sr. and Anna M. Perretta dated October 25, 2006 and recorded in the City Land Evidence Records in Book 3520 Page 165, the conditions of said mortgage having been broken.

TERMS OF SALE:

A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) in the form of a certified check or bank treasurer's check will be required to be delivered at or before the time the bid is offered. The description of the premises contained in said mortgage shall control in the event of an error in this publication. Other terms will be announced at the sale.

ORLANS MORAN PLLC  
Attorney for the Present Holder of the Mortgage  
P.O. Box 962169  
Boston, MA 02196  
Phone: (617) 502-4100  
672.0050